

Employee Reimbursement Accounts Program (ERA)

AN OPTIONAL TAX-FREE BENEFIT PLAN



OPEN ENROLLMENT

OCTOBER 10 - NOVEMBER 18, 2005

**CURRENT PARTICIPANTS MUST RE-ENROLL TO
CONTINUE REIMBURSEMENT ACCOUNT(S) IN 2006.**

**Eligible new employees have 30 days following date of hire to enroll.
Keep this booklet as a reference throughout the plan year.**

Employee Resource Directory

FRINGE BENEFITS MANAGEMENT COMPANY

Reimbursement Requests:

Fringe Benefits Management Company (FBMC)
P.O. Box 1800
Tallahassee, FL 32302-1800
FAX: (850) 425-4608

FBMC Customer Service

Toll-Free Phone
E-mail Address

1-800-342-8017 (Monday – Friday, 6 a.m. – 9 p.m. CT)
webcustomerservice@fbmc-benefits.com

ERA Account Information

Interactive Benefits Line
Interactive Benefits Web Site

Your personal account information, available 24/7

1-800-865-FBMC (3262)

<http://etf.wi.gov> – Click on the “Members” tab, then “Employee Reimbursement Account Program,” then Fringe Benefits Management Company to log on to the FBMC Web site.

EMPLOYEE TRUST FUNDS

P.O. Box 7931
Madison, WI 53707-7931

ETF Web site

<http://etf.wi.gov> – Get ERA program information, forms, and access to your personal account information. Click on the “Members” tab at the top of the page, then select “Employee Reimbursement Account Program” from the menu.

OPEN ENROLLMENT

October 10, 2005, through November 18, 2005.

Enrollment lines close at
9:00 p.m. CT on November 18, 2005

Enroll online at <http://etf.wi.gov>
Enroll by phone at 1-800-847-8253.

**For complete open enrollment information,
please see Page 7.**

New this year!

Grace period for medical expense claims

A recent IRS Notice now permits plans to offer a 2-1/2 month “grace period” following the end of each plan year. This new grace period, which applies to Medical Expense Accounts only, allows medical expenses for services provided through March 15, 2007 to be reimbursed with funds remaining from the 2006 plan year. Dependent care expenses must still be incurred by December 31, 2006 to be reimbursed from 2006 funds.

Deadline for submitting claims

The deadline (or “run-out period”) for submitting claims for expenses incurred during the 2006 plan year, including the grace period, will be April 15, 2007. Both medical expense and dependent care claims must be received by FBMC or postmarked by this date to be reimbursed from 2006 funds.

Coverage start and end dates

Effective January 1, 2006, coverage for new employees who enroll during the plan year will be effective on the first day of the month that begins on or after the date the enrollment form is received by the Payroll/Benefits Office. This will also be the effective date of election changes made mid-year due to Change in Status events. The coverage end date for employees who terminate mid-year will be the end of the month in which the last ERA deduction was taken.

Keep this booklet for your reference throughout the plan year.

Employee Reimbursement Accounts Program (ERA)

AN OPTIONAL TAX-FREE BENEFIT PLAN FOR ELIGIBLE EMPLOYEES

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General Information

What is the ERA Program?

The Employee Reimbursement Accounts (ERA) Program is an optional benefit established for eligible state employees. Employee Reimbursement Accounts, also referred to as “Flexible Spending Accounts,” are authorized under Sections 125, 105, and 129 of the Internal Revenue Code and Wis. Stats. §40.85 – §40.875. The ERA program allows you to pay for eligible expenses from your **pre-tax** income rather than your after-tax income.

The Employee Reimbursement Accounts (ERA) program has three different parts:

- A tax-free **Medical Expense Reimbursement Account** that covers eligible expenses not reimbursed by any medical, dental, or vision care plan you or your dependents may have.
- A tax-free **Dependent Care Reimbursement Account** that covers eligible dependent care expenses incurred so that you and your spouse (if married) can work, actively look for work, or so that your spouse can attend school full time. **This account is NOT for medical expenses incurred by your dependents.**
- **Automatic Premium Conversion**, the automatic pre-tax treatment of your payroll deducted premiums for state group health and group life insurance (excluding spouse and dependent life insurance costs); EPIC dental and excess medical insurance; and Spectera vision plan.

Here's how the ERA program could work to increase your spendable income by saving taxes:

Here's how the ERA program works

- **Determine how much money you need to set aside.** Plan carefully. If you have unused dollars at the end of the plan year, they will be forfeited. The worksheet on Page 27 can help you plan your account contribution.
- **The amount you set aside is deducted from your pay on a pre-tax basis in equal amounts throughout the year.** For example, if you decided to contribute \$910 to your Medical Expense ERA and you are paid 26 times per year, you would have \$35 deducted from each paycheck and credited to your Medical Expense ERA.
- **When you have eligible expenses, submit a claim for reimbursement.** Include appropriate documentation to support your claim, such as an itemized bill or receipt, or an Explanation of Benefits (EOB) from your insurance company.
- **FBMC will promptly process your claim.** Claims are processed within five business days upon receipt by FBMC and eligible expenses will be reimbursed via check, or directly deposited into your bank account if you choose Rapid Refund.

All of your ERA contributions (including premiums deducted through Automatic Premium Conversion) are taken out of your paycheck before federal and state income, and Social Security taxes are calculated on your remaining salary. You keep more money in your pocket because you pay less in taxes!

ERA Savings Example*

With ERA		Without ERA
\$39,000.00	Annual Gross Income	\$39,000.00
<u>- 5,000.00</u>	ERA Deposit for Recurring Expenses	<u>- 0</u>
\$34,000.00	Taxable Gross Income	\$39,000.00
<u>- 6,971.00</u>	Federal, Social Security Taxes	<u>-8,103.50</u>
\$27,029.00	Annual Net Income	\$30,896.50
<u>- 0</u>	Cost of Recurring Expenses	<u>-5,000.00</u>
\$27,029.00	Spendable Income	\$25,896.50

By using an ERA to pay for anticipated recurring expenses, you convert the money you save in taxes to additional spendable income. That's a potential annual savings of:

\$1,132.50!

* Figures assume a 12 month plan year, federal withholding (10% on first \$14,600, 15% on remaining balance) and 7.65% Social Security taxes. Individual tax rates may vary. State of Wisconsin income tax has not been included in these calculations.

Who is eligible to enroll?

- Most full-time or part-time classified and unclassified state and university employees are eligible to participate.
- Employees who are classified as fellows, scholars, and research assistants in the University of Wisconsin System, limited term employees (LTEs), student hourlies, per diems and other temporary employees may **not** participate.

How much should I contribute?

- You can contribute up to \$5,000 in a Dependent Care Reimbursement Account and \$7,500 in a Medical Expense Reimbursement Account. The minimum contribution for both accounts is \$100.
- Plan carefully before you enroll. Funds remaining in your account(s) at the end of the plan year and your grace period, after all eligible expenses have been reimbursed, will be **forfeited** to the State of Wisconsin.
- Carefully review your Dual-Choice booklet to help determine your medical expenses. Also review any other health, dental, or vision coverage you may have that may affect your healthcare costs.
- Use the ERA worksheets provided on Page 27 of this booklet to help you calculate the amount you expect to pay during the plan year for eligible dependent care and/or uninsured out-of-pocket medical expenses. (Refer to the individual reimbursement account descriptions on Pages 12-19 in this booklet for information specific to each type of account.)
- Be sure the amount you set aside is a realistic amount. Keep in mind that you have to make contributions to your reimbursement account and also pay for expenses out-of-pocket before a reimbursement check arrives.

What expenses are eligible for reimbursement?

Only expenses for services that you receive during your period of coverage in the 2006 Plan Year are eligible for reimbursement, **regardless of when you were billed or when you pay for them.** More details about eligible medical and dependent care expenses may be found on Pages 12-19.

Can my insurance premiums be reimbursed?

No, IRS regulations prohibit the reimbursement of any insurance premiums through a medical expense reimbursement account. However, premium payments for state group health and life, EPIC excess medical, and Spectera vision coverage are automatically deducted from your paycheck on a pre-tax basis, unless you have filed a *Premium Conversion Waiver Form*. See Page 11 for more information about Automatic Premium Conversion.

Will the full amount of each claim be reimbursed?

Eligible claims for medical expenses will be paid up to the annual amount you've elected to contribute to your Medical Expense ERA, even though deductions have not been taken from your paycheck.

Dependent care expenses will be paid up to your current balance. If you file a claim for more than your current dependent care balance, it will be held until additional contributions have been added to your account.

When does my period of coverage start?

- If you enroll during the Open Enrollment period, your period of coverage begins **January 1, 2006**.
- If you enroll within 30 days following your hire date or the date of your change in status qualifying event, **your period of coverage starts on the first day of the month that begins on or after the date your enrollment form is received by your Payroll/Benefits Office.** Only eligible expenses incurred on or after this effective date are reimbursable.

Your first payroll deduction will be on the first available paycheck. The date of the first deduction will depend on the date your enrollment form is received by your Payroll/Benefits Office, as well as payroll cut-off dates. The first deduction may occur before or after the coverage start date.

EXAMPLE:

Your employment start date is March 15, 2006. You have **30 days** after that date to enroll in the program. If your employer receives your properly completed and signed enrollment form on or before April 1, your coverage will start on April 1. If your enrollment form is received between April 2 and April 14, your coverage will start on May 1.

General Information

CONTINUED

When does my period of coverage end?

Medical Expense Account

- If you remain employed to the end of the plan year (December 31, 2006), you can incur medical expenses through March 15, 2007 and be reimbursed from 2006 contributions.
- If you terminate employment or cease to be an eligible employee prior to the end of the plan year and do not arrange to continue your coverage, your coverage ends at the end of the month in which your last ERA payroll deduction was taken. Expenses for services provided to you after this date are not reimbursable.

Examples:

1. An employee whose last 2006 paycheck is dated April 13 will have ERA coverage end as of April 30.
2. An employee whose last 2006 paycheck is dated May 1 will have ERA coverage end as of May 31.

Dependent Care Account

- If you remain employed for the full plan year, dependent care expenses incurred through December 31, 2006 are reimbursable. **The grace period (two months and 15 days) does not apply to dependent care accounts.**
- If you terminate employment or cease to be an eligible employee prior to the end of the plan year, you cannot continue dependent care contributions. You can continue to request reimbursement for eligible expenses from your Dependent Care Reimbursement Account until you exhaust your account balance or December 31, 2006, whichever comes first, even if you have not contributed the full annual amount for which you enrolled.

What happens if I don't spend all of my money?

IRS regulations stipulate that any amount left in your account at the end of a plan year after all submitted reimbursement requests have been processed will be forfeited to the State of Wisconsin. Funds cannot be returned to you.

Can I use money from one account to pay for expenses from another account?

No, funds deposited in a dependent care account cannot be used to reimburse medical expenses (and vice versa).

Can I continue coverage if I terminate employment or take a leave of absence?

Your participation in the ERA program may cease during a plan year if you terminate employment, transfer to an ineligible position or go on an unpaid leave of absence, unless you make arrangements to continue your coverage.

There are several ways for you to continue your reimbursement account(s) for the remainder of the plan year.

- You can contribute the remainder of your annual election amount via a tax-free lump sum contribution taken from your last regular paycheck(s). When you have contributed your full annual election amount to your account(s), you can receive reimbursement for eligible expenses until your full annual amount has been reimbursed or the plan year ends, whichever occurs first.
- You can contribute with after-tax payments to your account (Medical Expense Reimbursement Accounts only).
- In some cases you may also change your election amount by filing a *Change in Status Form*. See Pages 21-23 for more information about qualified Changes In Status events.

Contact your Payroll/Benefits Office for more information about your options and the required procedures for continuation.

Appeal Process

If you have a claim denied in full or in part, or if you have a Change In Status request denied, you have the right to appeal the decision by sending a written request for review to the address below within 30 days of the denial. Your written request must state why you think your request should not have been denied. Your letter must include the name of your employer, the date of the services for which benefits were denied (if applicable), a copy of the claim or request, any denial letter you received and any additional documents, information or comments you think may have a bearing on your appeal.

Upon receipt of your written request, your appeal will be reviewed. You will normally be notified of the results of this review within 30 days from receipt of your written request. In unusual cases, as when review of your appeal requires additional documentation, the review may take longer than 30 days. If your appeal is approved, additional processing time is required to modify your benefit elections or process your claim.

PLEASE NOTE: Appeals are approved only if the extenuating circumstances and supporting documentation are within IRS regulations governing the plan.

**Fringe Benefits Management Company (FBMC)
Appeals Committee
P.O. Box 1878
Tallahassee, FL 32302-1878
1-800-342-8017**

When can I enroll?

Open Enrollment October 10 – November 18

Current employees must enroll in the Medical Expense Reimbursement Account and/or the Dependent Care Reimbursement Account for the 2006 Plan Year during the Open Enrollment period. (You do not need to re-enroll for Automatic Premium Conversion. Your participation will continue automatically.)

How do I enroll during open enrollment?

There are two fast and easy ways to enroll:

- **Telephone** – Call toll-free (1-800-847-8253), then follow the voice prompts.
- **Internet** – Log on to the Employee Trust Funds internet site at <http://etf.wi.gov>, then click on the "ERA Open Enrollment" link.

Call or log on anytime between October 10 and November 18, 2005. **The enrollment line closes at 9 p.m. CT on November 18, 2005.**

Be sure to write down your Confirmation Number before ending your enrollment session over the telephone or on the Internet.

What is my User ID and Personal Identification Number (PIN)?

Your User ID is your Social Security number (SSN). The first time you access the FBMC Internet site after October 1, 2005, you must enter your default PIN, which is the last four digits of your SSN. You will be asked to register and change your PIN to a four digit PIN of your choosing. It cannot be the default PIN. However, it can be one that you've previously chosen. Please remember this number. It will be needed if you decide to change your enrollment election during the Open Enrollment period. If you forget your PIN, click the "I forgot my PIN" link for help or you may call or send an e-mail to FBMC. This PIN will also be valid for the next 12 months to access your personal account information from the FBMC Interactive Benefits Information Line. **All PINs will be reset to the default PIN on October 1, 2005.**

Can I change my election during open enrollment?

Yes, you can change your election at any time during the open enrollment period. Simply use the Internet or telephone enrollment line at any time during the open enrollment period to make the change. Only the last election that you made will be saved. Be sure to record and save your new confirmation number every time you change your election. If you enroll via the Internet, be sure to carefully review the amount entered and print your confirmation page.

IMPORTANT: If you enrolled for both a Medical Expense Account and a Dependent Care Account, but wish to change the election amount for only one account, please remember to enter the amount you wish to contribute to **both**, not just the one account you are changing. If you only enter contribution amounts for one account, only that information will be saved and you will be enrolled in only one ERA account for the 2006 Plan Year.

Can I change my election after open enrollment?

If you wish to change your election, cancel your election, or enroll after the enrollment period, you must send a letter of appeal, along with a completed enrollment form to the Wisconsin Appeals Committee at FBMC, P.O. Box 1878, Tallahassee, FL 32302. You may also fax your appeal request to C. Sculley, Client Services (1-850-425-6220). The appeal letter must outline the circumstances surrounding the requested change. You will be notified by FBMC if your appeal request is approved or denied.

Can I change my election after the plan year begins?

Enrollment elections cannot be changed after the plan year begins unless there is a qualifying change in status event that affects your eligibility to participate in the benefit.

Benefit election changes are allowed only if the requested change is on account of and corresponds to the status change event and must be approved by FBMC before it can take effect. See Pages 21-23 for more information about change in status events and how to request a change.

Can I enroll after the Open Enrollment period?

Enrollment after the annual open enrollment period is not permitted unless you are a newly-hired employee or experience a qualifying change in status event.

Enrollment Information

CONTINUED

Enrollment for newly hired employees

You may enroll in the ERA program by submitting an enrollment form within **30 days** following your hire date.

Step 1 – Determine the amount you wish to contribute for the remainder of the plan year. Your department's Payroll/Benefits Office will assist you in determining the number of paychecks remaining in the year.

Step 2 – Complete a paper ERA Enrollment Form available from your Payroll/Benefits Office. (The Internet and phone enrollments are not available after the Annual Enrollment period.)

Step 3 – **Return your complete enrollment form to your Payroll/Benefits Office**, not to FBMC.

Enrollment for employees who experience a Change in Status

You may enroll in the ERA program by submitting a *Change in Status Form* within **30 days** after you experience a change in status event such as marriage, birth, or adoption. See Pages 21-23 for more information on valid change in status events.

Step 1 – Determine the amount you wish to contribute for the remainder of the plan year. Your department's Payroll/Benefits Office will assist you in determining the number of paychecks remaining in the year.

Step 2 – Complete a *Change in Status Form* available from your Payroll/Benefits Office or from the ETF Internet site at <http://etf.wi.gov>.

Step 3 – Submit the completed *Change in Status Form* to FBMC's Madison office: **FBMC, Suite 210A, 7818 Big Sky Drive, Madison, WI 53719**. Be sure to send your form to FBMC's Madison office in a timely manner. If your form is received after the first of the month, your coverage will not start until the first of the following month.

Step 4 – FBMC's Madison office will process your form. If your enrollment is approved, a copy of the form will be sent to your Payroll/Benefits Office and to FBMC's Florida office for processing.

When will my coverage start if I enroll mid-plan year?

If you enroll within 30 days following your hire date or the date of your change in status qualifying event, your coverage will start on the first day of the month that begins on or after the date your approved *Change in Status Form* is received by FBMC or your enrollment form is received by your employer. Only eligible expenses for services provided to you on or after this effective date are reimbursable.

Your first payroll deduction will be on the first available paycheck. The date of the first deduction will depend on the date your enrollment form is received by your Payroll/Benefits Office (new hires) or your *Change in Status Form* is received by FBMC, as well as payroll cut-off dates. The first deduction may occur before or after the coverage start date.

EXAMPLE:

Your employment start date or Change in Status event is March 15, 2006. You have **30 days** after that date to enroll in the program. If your employer receives your properly completed and signed enrollment form, or FBMC receives a *Change in Status Form*, on or before April 1, your coverage will start on April 1. If your form is received between April 2 and April 14, your coverage will start on May 1.

ERA Enrollment Guide

Internet Enrollment: <http://etf.wi.gov>, then click on the "ERA Open Enrollment" link

Telephone Enrollment: 1-800-847-8253

THIS IS NOT AN ENROLLMENT FORM. USE THIS GUIDE TO MAKE YOUR ENROLLMENT VIA INTERNET OR TELEPHONE FAST AND EASY. CALL THE FBMC CUSTOMER SERVICE NUMBER LISTED BELOW IF YOU NEED A PAPER FORM.

SOCIAL SECURITY NUMBER (SSN) – THIS IS YOUR USER ID

 – –

TEMPORARY PERSONAL IDENTIFICATION NUMBER (PIN)

NOTE: The PIN used to access the FBMC Web site and to enroll on the ETF Web site are the same. The first time you access either site after October 1, 2005, you must enter your default PIN, which is the last four digits of your Social Security Number.

Change your PIN to your own confidential 4-digit PIN.

It cannot be the default PIN. It can be one that you've used previously. Please remember this number. It will be needed if you decide to change your enrollment election during the open enrollment period. This PIN will also be valid through September 2006, to access the FBMC Interactive Benefits Information line. (See Page 26)

WORK LOCATION NUMBER (Refer to the list on Page 10)

Your work location may not be properly identified if you are a new employee or have recently changed jobs. Call FBMC Customer Service at 1-800-342-8017 if your work location is not properly identified.

NUMBER OF PAYCHECKS

Employees paid bi-weekly will receive 26 paychecks in 2006. Employees paid monthly may receive 12 paychecks if they have a full-year appointment. Those with less than a full-year appointment, i.e. 6 months, 9 months, 10 months etc., should use the appropriate number.

WORK PHONE NUMBER

 – –

E-MAIL ADDRESS _____

This information is used solely for program administration. In no event will it be sold or used for any other purposes.

ERA annual deduction amounts: (include decimal for Internet)

Medical Expense Annual Amount (Minimum = \$100; Maximum = \$7,500)

\$.

Dependent Care Annual Amount (Minimum = \$100; Maximum = see below)

\$.

TAX FILING STATUS (DEPENDENT CARE ACCOUNTS ONLY)

- ☐ **MARRIED, FILING SEPARATELY (\$2,500 MAXIMUM)**
☐ **MARRIED, FILING JOINTLY (\$5,000 MAXIMUM)**
☐ **SINGLE, HEAD OF HOUSEHOLD (\$5,000 MAXIMUM)**

Write your Confirmation Number here: (Keep for future reference)

IF YOU HANG UP OR QUIT BEFORE YOU RECEIVE A CONFIRMATION NUMBER, YOUR BENEFIT SELECTIONS HAVE NOT BEEN SAVED AND YOU ARE NOT ENROLLED.

You can change your election through the Internet or telephone system at any time during Open Enrollment. See Page 7 for specific instructions. No changes can be made after the plan year begins unless you experience a qualifying change in status event. See Page 21-23 for more information about change in status events.

TROUBLE ENROLLING? CALL FBMC CUSTOMER SERVICE AT 1-800-342-8017.

Work Location Numbers

505	Administration	550	Public Defender
432	Aging and Long Term Care Board	255	Public Instruction
115	Agriculture, Trade and Consumer Protection	507	Public Lands, Board of Commissions
215	Arts Board	155	Public Service Commission
625	Circuit Courts	165	Regulation and Licensing
143	Commerce	566	Revenue
410	Corrections	575	Secretary of State
660	Court of Appeals	190	State Fair Park Board
475	District Attorneys	585	State Treasurer
225	Education Communications Board	680	Supreme Court
510	Elections Board	380	Tourism
425	Employment Relations Commission (WERC)	395	Transportation
515	Employee Trust Funds	495	UW Hospital and Clinics
521	Ethics Board	285	University of Wisconsin
525	Executive Office		UW - Eau Claire
144	Financial Institutions		UW - LaCrosse
435	Health and Family Services		UW - Stout
235	Higher Educational Aids Board		UW - Oshkosh
245	Historical Society		UW - Platteville
145	Insurance Commission		UW - River Falls
536	Investment Board		UW - Stevens Point
775	Joint Survey Committee on Retirement Systems		UW - Superior
665	Judicial Commission		UW - Whitewater
455	Justice		UW - Madison
765	Legislature		UW - Milwaukee
	Assembly		UW - Green Bay
	Sergeant at Arms		UW - Parkside
	Legislative Council		UW - Colleges
	Legislative Fiscal Bureau		UW - Extension
	Legislative Reference Bureau		UW - System Admin.
	Senate	485	Veteran's Affairs
	Revisor of Statutes	440	Wisconsin Health and Educational
	Legislative Technology Services Bureau		Facilities Authority (WHEFA)
770	Legislative Audit Bureau	490	Wisconsin Housing and Economic
360	Lower Wisconsin Riverway Board		Development Authority (WHEDA)
540	Lieutenant Governor's Office	292	Wisconsin Technical College System
465	Military Affairs		Board
370	Natural Resources	100	WISCRAFT
545	Office of State Employment Relations (OSER)	445	Workforce Development

Which premiums may be taken on a pre-tax basis?

Premium Conversion allows the following premiums to be deducted from your salary on a pre-tax basis:

- State group health insurance,
- State group life insurance
- EPIC dental and excess medical insurance, and
- Spectera vision benefit.

IMPORTANT: The premiums that you pay for other coverage (for example: other medical, dental, life, income continuation or long-term care insurance) are **not** affected by this plan.

IRS regulations require that employer-provided group term life insurance coverage in excess of \$50,000 results in a tax liability. This liability is offset by the portion of life insurance premiums you pay. Any liability you incur will appear on your annual wage and tax statement (W-2 Form) that you receive each January.

Do I need to re-enroll every year?

No, you do not need to re-enroll for Automatic Premium Conversion. Your participation will continue automatically.

What if I don't want to participate in automatic premium conversion?

If you wish to continue to pay taxes on your premium amounts, fill out an *Automatic Premium Conversion Waiver/Revocation of Waiver Form* (ET-2340) and return it to your Payroll/Benefits Office. You can obtain a Waiver form from your Payroll/Benefits Office, or by going to the ETF Internet site at <http://etf.wi.gov>.

When will the waiver be effective?

- If you file a waiver within 30 days after the date you are first eligible to participate in the ERA program, the date you are first eligible for insurance that is affected by premium conversion, or the date you experience a qualifying change in status event, the waiver will be effective on the first of the month following the processing of your form.
- If you file the waiver at any other time, it will become effective on January 1 of the following plan year.

Once you have filed a waiver it will remain in effect for future plan years, unless you file an *Automatic Premium Conversion Waiver/Revocation of Waiver Form* (ET-2340) with your Payroll/Benefits Office.

Medical Expense Reimbursement Account

This account allows you to use tax-free money to pay for uninsured medical expenses **incurred by you, your spouse and your dependents**. All expenses must be for services provided during the plan year or during your period of coverage.

What are the contribution limits?

Minimum annual contribution: \$100

Maximum annual contribution: \$7,500

Who is a qualified dependent?

Your Medical Expense Reimbursement Account may be used to reimburse eligible expenses incurred by:

- yourself
- your spouse
- your qualifying child or
- your qualifying relative.

An individual is a **qualifying child** if they:

- are a U.S. citizen, national or a resident of the U.S., Mexico or Canada
- have a specified family-type relationship to you
- live in your household for more than half of the taxable year
- are 18 years old or younger (23 years, if a full-time student) at the end of the taxable year and
- have not provided more than one-half of their own support during the taxable year (and receive more than one-half of their support from you during the taxable year if a full-time student age 19 through 23 at the end of the taxable year).

An individual is a **qualifying relative** if they are a U.S. citizen, national or a resident of the U.S., Mexico or Canada and:

- have a specified family-type relationship to you, are not someone else's qualifying child and receive more than one-half of their support from you during the taxable year **or**
- if no specified family-type relationship to you exists, are a member of and live in your household (without violating local law) for the entire taxable year and receive more than one-half of their support from you during the taxable year.

Note: There is no age requirement for a qualifying child if they are physically and/or mentally incapable of self care. An eligible child of divorced parents is treated as a dependent of both, so either or both parents can establish a Medical Expense Reimbursement Account.

What expenses are eligible for reimbursement?

To be eligible for reimbursement, IRS regulations require that expenses must be for medical care incurred primarily for the diagnosis, care, mitigation, treatment or prevention of disease or illness and for treatments affecting any part or function of the body. Any expense that is recommended for the improvement of general health is not eligible.

Eligible Expenses (partial list)

Acupuncture ¹	Learning disability tuition ¹
Alcoholism treatment	Massage therapy ¹
Ambulance service	Medical Mileage (See Page 15)
Artificial limbs	Nursing services
Birth control pills	Optometrist fees
Braille books and magazines ³	Orthodontic treatment
Car controls for the handicapped	Over-The-Counter (OTC) medicines ²
Chiropractic care	Orthopedic shoes ³
Contact lenses (corrective)	Oxygen
Contact lens solutions & cleaners	Psychoanalysis
Crutches	Periodontal fees
Dental fees	Prescription drugs to alleviate nicotine withdrawal symptoms
Dental implants	Reconstructive surgery after mastectomy ¹
Diagnostic tests	Smoking cessation programs/treatments
Doctors' fees	Radial keratotomy
Duplicate prosthetic devices	Special schools for the handicapped
Drug addiction treatment	Surgery ¹
Drugs ²	Telephone for the deaf
Experimental medical treatment	Transplants of organs
Eyeglasses	Transportation for local and medically necessary out-of-town care (see Page 15)
Guide dogs	Vaccinations
Health and dental insurance deductibles/co-payments	Vitamins/natural supplements ²
Hearing aids & exams	Weight-loss programs/meetings ¹
Hearing treatment	Wheelchairs
Hospital services	X-rays
In-patient or out-patient therapy for mental or nervous disorders	
Injections	
In vitro fertilization	
Lab fees	
Laser eye surgery	

1. Requires a *Letter of Medical Need* from the treating healthcare provider (see Page 13 for more information).

2. Not all prescription or OTC drugs are approved by the IRS as eligible for reimbursement (see Page 13 – 14 for more information).

3. Only the increased cost of a special version of an otherwise personal item is reimbursable (see Page 15 for more information).

NOTE: Budget conservatively. No reimbursement or refund of Medical Expense FSA funds is available for services/surgeries that do not occur.

* IRS-qualified medical expenses are subject to federal regulatory change at any time during a tax year.

What expenses are ineligible?

- **Insurance premiums**
- Vision warranties and service contracts
- Health or fitness club membership fees. These fees may be eligible if prescribed to treat a diagnosed medical condition such as diabetes. Written proof of medical necessity is required.
- Cosmetic surgery or expenses primarily for cosmetic purposes
- Expenses for services provided outside the plan year or your period of coverage.

A more complete list appears in IRS Publication 502, available at your Internal Revenue Service office or from the IRS Internet site at http://www.irs.ustreas.gov/prod/forms_pubs/pubs.html.

Note: IRS regulations prohibit personal insurance premiums, including long-term care, and any advance payments for future care, such as fees to a retirement facility, from being reimbursed through a Medical Expense Reimbursement Account, even though it is listed in IRS Publication 502.

When is a Letter of Medical Need required?

Medical care that is provided for specific medical purposes, but may also be provided for personal and/or cosmetic reasons, will require a signed, dated and completed *Letter of Medical Need* from the attending healthcare professional.

A Letter of Medical Need must accompany the first reimbursement claim each plan year, even if it is for continuing service. Examples of services that need a Letter of Medical Need include massage therapy, weight-loss programs, over-the-counter drugs and medicines (such as vitamins and minerals that are usually used to maintain general health), and prescriptions for drugs like Accutane, Rogaine and Viagra, that are primarily prescribed for cosmetic reasons.

Who should complete the Letter of Medical Need form?

The *Letter of Medical Need* should be completed by your healthcare provider (your primary care physician or the healthcare professional who provides the treatment) who will provide the medical diagnosis and treatment on the *Letter of Medical Need*.

What should be included on the Letter of Medical Need?

The *Letter of Medical Need* should include the specific diagnosis, the recommended treatment and the duration of the treatment. The healthcare professional must sign and date the *Letter of Medical Need*. You may use the *Letter of Medical Need Form* or any other documentation from the provider which includes all of the required information. A *Letter of Medical Need Form* is available on the ETF Web site.

What if my healthcare needs change after the plan year starts?

The IRS prohibits changes in Medical Expense ERA coverage due to a change in your healthcare plan coverage or eligibility. Likewise, a change in your health plan's drug formulary or the status of over-the-counter drugs is not an event that allows for a mid-plan year change. Be sure to verify with your healthcare provider (prior to the commencement of the upcoming plan year) that you are a suitable candidate for any procedure (such as laser eye surgery or other elective procedure) before committing the money to your Medical Expense ERA. Unused funds designated for a medical expense account cannot be refunded to you. IRS-qualified medical expenses are subject to federal regulatory change at anytime during a tax year.

Are expenses related to weight-loss eligible for reimbursement?

The IRS officially recognizes obesity as a disease and out-of-pocket medical expenses for doctor prescribed treatment of obesity is reimbursable under your Medical Reimbursement Account. This includes treatment in weight-loss programs and/or meetings; it excludes diet foods that are substitutes for normal nutritional requirements.

Weight loss programs and memberships at a gym undertaken for your general health are not reimbursable. When submitting a reimbursement claim, be sure to include a Letter of Medical Need that states the condition for which you are being treated. Remember that a gym sign up, initial fees or enrollment fees are not reimbursable. Only the monthly fee is reimbursable.

What medicines and drugs are eligible for reimbursement?

Medicines and drugs, both prescription and over-the-counter (OTC), must meet the "medical necessity" definition to be reimbursable. For example, daily vitamins, minerals, and other dietary supplements are not usually eligible for reimbursement because they are used to maintain general health. However, if they are prescribed by your healthcare provider to treat a specific condition (i.e. iron tablets for anemia, calcium supplements for osteoporosis), they are reimbursable if accompanied by a *Letter of Medical Need* from your physician.

Medical Expense Reimbursement Account

CONTINUED

Which over-the-counter drugs are eligible for reimbursement?

Categories of over-the-counter (OTC) drugs and supplies that are eligible for reimbursement include: antacids, pain relief, cold remedies, allergy medications and other items that treat specific medical conditions (e.g. laxatives, antibiotics, anti-diarrheals, bandages, cold/hot packs for injuries).

A list of OTC drugs eligible for reimbursement can be found on ETF's Web site and may be updated periodically. If other drug or medicine categories are added to the list, that expense will be reimbursable

retroactively to the start of the current plan year. You may resubmit a copy of your receipt(s) for a previously rejected claim if the OTC expense becomes eligible for reimbursement later in the same plan year.

Note: Newly eligible medicines and drugs are not considered a valid change in status event that would allow you to change your annual reimbursement account election amount.

Eligible Expense Categories

Allergy

Antihistamines
Nasal sprays

Antacids

Heartburn medicines

Cold Remedies

Cough drops
Decongestants
Nasal strips
Nasal sprays
Sinus medications
Throat lozenges

Pain Relief

Bug bite medication
Fever reducers
First aid creams (diaper, fever blister, poison ivy)
Menstrual cycle products for pain and cramp relief
Products for muscle or joint pain
Special ointments or creams for sunburn
Topical creams

Other Medical Remedy Items

Anti-diarrheals
Anti-fungals
Antibiotics
Asthma medications
Bandages, gauze pads, rubbing alcohol, liquid adhesives

Carpal tunnel wrist supports
Cold/hot packs for injuries
Corn/callus removers
Eye products (including reading glasses, contact lens cleaning solutions)
First aid kits
Hemorrhoid treatments
Laxatives
Motion sickness treatments
Nicotine gum or patches for smoking cessation purposes
Thermometers
Wart removers

Items Requiring Special Documentation*

Botanicals/herbals
Feminine hygiene products
Hormones
Minerals
Nasal sprays for snoring
Sunscreens
Vitamins
Weight-loss drugs to treat a specific disease

Ineligible OTC Expenses

Cosmetics
Toiletries
OTC items primarily for general health and well-being

* Contact FBMC Customer Service at webcustomerservice@fbmc-benefits.com or call FBMC Customer Service at 1-800-342-8017 for more information. To obtain a sample Letter of Medical Need, Personal Use Statement or other forms and information, visit <http://etf.wi.gov>.

Can I be reimbursed for orthodontia?

Orthodontia expenses are reimbursable if the treatment is designed to correct a medical condition such as malocclusion. Orthodontia expenses for treatment designed primarily to improve one's appearance are not reimbursable. Expenses for orthodontic care may be reimbursed in one of the following ways:

- if you pay an initial down payment at the start of treatment, then spread the remaining balance out under a payment plan, you may be reimbursed for the down payment amount at the time that the braces are installed, and for the monthly service amounts paid through the plan year, or
- if you spread the full contract amount out under a payment plan, you may be reimbursed for your monthly service amounts paid through the plan year, or
- if you pay the complete amount due when treatment begins, you may be reimbursed for the full contract amount, but only in the plan year in which the braces are installed.

See Page 24 for information about submitting a reimbursement request.

I need special equipment to accommodate my illness. Is it reimbursable?

If your reimbursement request includes expenses for items or services that can be provided for either a medical purpose or a cosmetic, personal, living and/or family purpose, or involves a capital expenditure, additional substantiation must be submitted with your claim. In addition to a Letter of Medical Need, you may also need to submit a Personal Use Statement or a Capital Expenditure Worksheet.

You must submit a **Personal Use Statement** with your ERA Reimbursement Request and Letter of Medical Need if you are requesting reimbursement for a special version of an item that is ordinarily used for cosmetic, personal, living and/or family purposes. Only the additional amount of expense over the cost of the item in its normal form is eligible for reimbursement. For example, only the part of the cost of Braille books and magazines used by a visually-impaired person that is more than the cost of regular printed editions may be reimbursed.

The cost of home improvements or special equipment installed in your home may be reimbursable as a **capital expenditure** if the main purpose is medical care for you, your spouse, or dependent. A capital expenditure is an item that has a useful life that extends beyond the end of the taxable year (e.g., air conditioner, blood pressure cuff, etc.). The general rules for the reimbursement of a medically necessary capital expenditure, and the extent to which its cost may be eligible for reimbursement are:

- if it's a special version of an otherwise personal item, only the increased cost over the cost of the item in its normal form is eligible.
- if it's an item permanently attached to property, only the cost exceeding the increase in the property value is eligible.
- if there is no personal element and it's not permanently attached to property, it can only be used by the person who medically requires it, and
- if the item is used by others as well, only a prorated amount of the cost is eligible.

Reimbursement requests for a capital expenditure must include a completed **Capital Expenditure Worksheet**, along with the ERA Reimbursement Request form and a Letter of Medical Need. If you are requesting reimbursement for a capital expenditure that is permanently attached to property, you must also submit an **independent third-party appraisal**. If the appraisal shows that attaching the capital expenditure to the property does not increase the value of the property, then the entire cost of the capital expenditure may be reimbursable. If the appraisal shows an increase in the property's value, then only the amount that exceeds the increased property value is eligible for reimbursement.

For more detailed information and forms pertaining to personal use items and capital expenditures, visit ETF's Web site. You may also obtain more information by sending an e-mail or calling FBMC Customer Service.

Are travel expenses related to my health care reimbursable?

Yes, if the service provided is medically necessary for vision, dental or medical care, then travel to and from the healthcare provider to obtain service is reimbursable. Submit travel expenses when you are claiming reimbursement for the provided service.

Mileage

Mileage may be reimbursed at a rate of \$0.15 per mile (amount per mile reimbursable per IRS as of 9/1/05) for trips to and from your healthcare provider. A visit to your pharmacy will be treated as a visit to your local healthcare provider.

Parking fees and tolls

You may seek reimbursement for parking fees and tolls to your medical appointment. To substantiate the claim you will need to provide a receipt for the toll and/or parking fee in addition to a bill or receipt from your healthcare provider.

Medical Expense Reimbursement Account

CONTINUED

Expenses incurred for out-of-town healthcare services, i.e., airline fare, hotel room and rental car

You may be reimbursed for the amounts you pay for transportation to another city if the trip is primarily for, and essential to, receiving medical services. You cannot be reimbursed for a trip or vacation taken merely for a change in environment, improvement of morale, or a general improvement of health, even if you make a trip on the advice of a doctor.

Lodging expenses incurred during my dependent's out-of-town hospitalization

You may be reimbursed for the cost of lodging not provided in a hospital or similar institution. The amount you include in medical expenses for lodging cannot be more than \$50 per night for each person.

Lodging is reimbursable for a person for whom transportation expenses are a medical expense because that person is traveling with the dependent receiving medical care. For example, if a parent is traveling with a sick child, up to \$100 per night can be reimbursed as a medical expense for lodging for both.

Meals are not included.

What documentation is required for reimbursement of travel expenses?

You may calculate the mileage on the actual bill/receipt for medical care that resulted in your mileage claim. Include:

- roundtrip mileage multiplied by \$0.15
- the name of the provider visited.

Example: If your office visit with Dr. Jay on 1/2/06 resulted in a total of 80 miles roundtrip, your note should read: 1/2/06—80 miles x \$0.15= \$12 on 1/2/06. Enter \$12 as the amount requested for reimbursement on your claim form, along with any other expenses associated with your travel (i.e. parking, tolls). Attach your statement, bill or receipt from your health care provider along with your request to validate your visit.

Should I use a Medical Expense Reimbursement Account or claim my medical expenses on my 1040?

Unless your itemized medical expenses **exceed** 7.5 percent of your or your family's adjusted gross income, you cannot get a break by claiming them on your IRS Form 1040. You can save taxes by paying for your uninsured, out-of-pocket medical expenses through a tax-free Medical Expense Reimbursement Account.

For instance, if your family's adjusted gross income is \$45,000, the IRS would only allow you to deduct itemized expenses that **exceed** \$3,375 (7.5 percent of your adjusted gross income). But, if you have \$2,000 in eligible medical expenses, the Medical Expense Account saves you \$453 in federal income (15 percent) and Social Security taxes (7.65 percent) on these medical expenses. Your savings will be even greater when you include your state income tax.

With a Medical Expense Reimbursement Account, the money you set aside for eligible medical expenses is deducted from your salary before taxes. So it is ALWAYS tax-free, regardless of the amount. By enrolling in a Medical Expense Reimbursement Account, you guarantee your savings.

Dependent Care Reimbursement Account

Dependent child, adult and elder care expenses make up a significant portion of many family budgets. The Dependent Care Reimbursement Account lets you use tax-free dollars to cover such expenses — enabling you and your spouse to work, actively look for work or for you to work and your spouse to attend school full-time.

What are the contribution limits?

- If you file your income taxes as “head of household” or “married, filing jointly” you can put up to \$5,000 a year into your account.
Note: If you and your spouse establish separate Dependent Care Reimbursement Accounts, the **combined** total may not exceed \$5,000.
- If either you or your spouse earn less than \$5,000 a year, you can deposit only as much as the lower of the two incomes.
- If you are married, but file a separate federal income tax return, you may deposit a maximum of \$2,500 to your Dependent Care Reimbursement Account.
- If your spouse is a full-time student or incapable of self-care, your maximum is \$3,000 a year for one dependent and \$5,000 a year for two or more dependents.
- If you have only one eligible child, your maximum for IRS tax credit is \$3,000, but you may set aside up to \$5,000 through ERA if your tax filing status allows.
- The minimum annual contribution is \$100.

Note: The Dependent Care account is not for medical expenses incurred by dependents.

Who is a qualified dependent?

You may use your Dependent Care Account to receive reimbursement for eligible dependent care expenses for **qualifying individuals**.

A qualifying individual includes a **qualifying child**, if they:

- are a U.S. citizen, national or a resident of the U.S., Mexico or Canada
- have a specified family-type relationship to you
- live in your household for more than half of the taxable year
- are 12 years old or younger and
- have not provided more than one-half of their own support during the taxable year.

A qualifying individual includes your **spouse**, if they:

- are physically and/or mentally incapable of self care
- live in your household for more than half of the taxable year and
- spend at least eight hours per day in your home.

A qualifying individual includes your **qualifying relative**, if they:

- are a U.S. citizen, national or a resident of the U.S., Mexico or Canada
- are physically and/or mentally incapable of self care
- are not someone else's qualifying child
- live in your household for more than half of the taxable year and
- spend at least eight hours per day in your home
- have a gross income less than the taxable year exemption amount (\$3,200 for 2005, subject to change annually) and
- receive more than one-half of their support from you during the taxable year.

Note: If you are the tax dependent of another person, you cannot claim qualifying individuals for yourself. You cannot claim a qualifying individual if they file a joint tax return with their spouse. Only the custodial parent of divorced or legally-separated parents can be reimbursed using the Dependent Care Account.

What rules apply for dependent care?

- Eligible dependent care expenses must be for the physical care of the dependent, either inside or outside the home.
- Dependent care cannot be provided by you, your spouse or other dependent.
- If you are married, your spouse must work, actively look for work, be a full-time student or be mentally or physically incapable of self-care.

For more information, refer to IRS publication 503 available at your Internal Revenue Service office or from the IRS Internet site at http://www.irs.ustreas.gov/forms_pubs/pubs.html.

What expenses are eligible for reimbursement?

- Day and dependent care facility fees for qualified dependents
- Before-school and after-school care for qualified dependents
- Local day camp fees for qualified dependents (Sports camps and other instructional camps are excluded unless the primary purpose of the camp is for the physical care of the child.)
- Fees for at-home care of qualified dependents that allow you to work and your spouse to either work, actively look for work, or go to school full-time
- Charges for preschool and nursery school may qualify as dependent care expenses, if the attendance allows you to work and your spouse to either work, actively look for work or for you to work and your spouse to attend school full-time

Dependent Care Reimbursement Account

CONTINUED

What expenses are ineligible?

- Educational expenses incurred for a child in kindergarten or above
- Child support payments, or care for any periods of time that your child or dependent is not living with you
- Health care costs, educational tuition
- Overnight care for your dependents (unless it allows you and your spouse to complete shiftwork during that time)
- Nursing home fees
- Books or supplies
- Activity fees
- Deposits, unless part of fee is for care of dependent
- Meal and transportation costs, if they are separate from your dependent care expenses
- Expenses incurred outside the plan year or your period of coverage

Should I use a Dependent Care Reimbursement Account or a Child Care Tax Credit?

Generally a Dependent Care Reimbursement Account saves you more in taxes than the Child Care Tax Credit, but it depends on your income.

- If you expect your adjusted gross family income to exceed \$24,000, and you are not in the 15 percent tax bracket, the Dependent Care Reimbursement Account will probably benefit you more, but you should consult your personal tax advisor regarding your specific situation.
- You can use the Dependent Care Reimbursement Account and file for a tax credit as long as the total for both (the amount you have placed in your account plus the amount you have paid for dependent care) does not exceed the tax credit limits; \$3,000 for one dependent and \$6,000 for two or more dependents.
- **You cannot use the tax credit if you are married and filing separately.**
- You cannot use the same expenses for **both** the tax credit and your Dependent Care Reimbursement Account.
- Carefully follow IRS reporting requirements for Dependent Care accounts. IRS Form 2441 (1040) and Schedule 2 (1040A) require that you provide the name and tax identification number (or Social Security number) of the dependent care provider when filing your taxes.

Dependent Care Reimbursement Account

CONTINUED

Here's how one family saved

Thousands of dollars in day care expenses for their children made Mike and Kathy Mallory decide to set up a tax-free Dependent Care Reimbursement Account.

Last year, they paid \$6,000 for day care for their three-year-old twin daughters. The Mallorys realized they would benefit by having the tax-free deductions taken from their salary. The maximum

contribution to a Dependent Care Reimbursement Account is \$5,000. They decided to put the maximum \$5,000 in the reimbursement account and pay the rest of the cost out-of-pocket.

Reimbursement from their tax-free reimbursement account for their day care expenses during the plan year will save them about \$500 more in taxes than if the Mallorys used the dependent care income tax credit.

PERSONAL INFORMATION

Names: Mike and Kathy Mallory

Ages: Mike, 32; Kathy, 31

Family Status: Married, two children

Health: Excellent

Other information: The Mallorys paid a large amount in taxes last year; they are anxious to reduce their taxes and start renovations to their home.

Employment: Both state employees for eight years

Income: Mike \$33,000

Kathy \$35,000

	WITH TAX DEDUCTION	WITH ERA
1. Taxable Income Before Reimbursement**	\$45,200.00	\$45,200.00
2. Less: Dependent Care Paid Before Tax	0.00	-5,000.00
3. Taxable Income After Reimbursement	\$45,200.00	\$40,200.00
4. Less: Federal taxes† (applied to line 3)	-6,050.00	-5,300.00
5. Less: State Income taxes***	-2,679.70	-2,354.70
6. Less FICA taxes (7.65% of line 3)	-3,457.80	-3,075.30
7. Less: Dependent Care Paid After Taxes	-6,000.00	-1,000.00*
8. Plus: Dependent Care Income Tax Credit	+1200.00	+200
9. Income After Dependent Care Expenses	\$28,212.50	\$28,670.00
10. Additional Taxes Saved With Account (Individual tax rates may vary.)		\$457.50

Should the Mallorys use a Dependent Care Reimbursement Account? YES

* The Mallorys can also claim the extra \$1,000 in child care expenses as an income tax credit.

** Standard deductions and exemptions have been deducted from the adjusted gross income to arrive at this taxable income amount.

*** Individual state tax rates will vary. Wisconsin State tax information may be found at the Dept. of Revenue Internet site, <http://www.dor.state.wi.us>. State income taxes calculated by applying 5.375% to first \$22,960 and 6.5% to remaining income.

† Federal taxes calculated by applying a 10% tax to the first \$14,600 of income and a 15% tax on the remaining amount.

Note: No earned income credits included in calculations.

Impact of the ERA Program on Other Benefits

Social Security

Participation in the ERA program, including the Premium Conversion component, will reduce salary used for calculating your eventual Social Security benefit. However, the benefit reduction is small compared with the tax savings earned. The following table compares the possible lifetime Social Security reduction with tax savings realized through the ERA program.

Number of years using tax-free premiums	Estimated reduction in Total Lifetime Social Security benefits		Total tax savings*
	MALE	FEMALE	
10	\$1,536	\$1,865	\$2,718
20	3,071	3,729	5,436
30	4,608	5,596	8,154
35 or more	5,376	6,528	9,513

* Tax savings based on a 15% federal income tax and 7.65% Social Security tax, with \$100 in tax-free contributions per month. Your savings will be even greater when you include your state income tax. Higher tax brackets will also increase tax savings; Social Security reduction remains the same. Assumes retirement at age 65. The difference in male and female estimates is based on life expectancy at retirement.

Wisconsin Retirement System (WRS) and other state benefits

State law (Wis. Stats. §40.87) specifically states that participation in the ERA program will **not** reduce your wages for calculating state retirement benefits.

ERA reductions will **not** reduce your gross income for the purpose of calculating any other state benefits such as sick leave conversion credits, income continuation insurance, life insurance, unemployment or Workers' Compensation.

Tax-sheltered annuities and deferred compensation

Participation in the ERA program **does not** affect your participation in a tax-sheltered annuity or deferred compensation program.

Am I permitted to make mid-plan year election changes?

You may not enroll, terminate or change your ERA election mid-plan year unless you have experienced a qualified Change in Status event as provided by IRS regulations and the Wisconsin ERA program.

The desired election change must correspond to, **and be consistent with**, the event. Experiencing a Change in Status event will not automatically permit a mid-plan year election change unless applicable IRS consistency rules are also met. A mid-plan year election change can only be made on a future basis.

What is the deadline for filing a Change in Status request?

A properly completed *Change in Status Request Form* must be received by FBMC's Madison Office within **30 days** after a qualifying event as described in the following section.

What is my coverage effective date if my Change in Status request is approved?

Your election change will be effective on the first of the month on or after the date your approved *Change in Status Form* is received by FBMC's Madison office. Forms will be date-stamped when received and the first changed deduction will be taken from the first available paycheck.

What is my period of coverage when I make an election change?

A mid-plan year election change will result in split periods of coverage. Money from a previous period of coverage can be combined with amounts after a permitted mid-plan year election change and can be used through the end of the plan year. However, expenses incurred before the permitted election change can be reimbursed only up to the annual election amount that was in effect prior to the change (See above for information about the effective date of a change in status request).

Example: During the annual enrollment period, Ms. Stevens elects to contribute \$300 to her Medical Expense ERA. She incurred \$300 of eligible expenses in February and was reimbursed for the full amount. Ms. Stevens was married in May. This change in status event allows her to increase her account because of the added expense of her spouse. She elected to increase her annual Medical Expense ERA by \$300. The effective date of this change is June 1. Ms. Stevens now has an additional \$300 that can be used for expenses for either her or her husband that occur on or after June 1.

Mr. Smith elected to contribute \$400 to his Medical Expense ERA during open enrollment. He incurred \$500 of eligible medical expenses in May, but did not request reimbursement for these expenses. In June, Mr. Smith's wife has a baby. Because he realizes his medical expenses will increase, he increases his annual election amount by \$200. The effective date of this change is July 1. Mr. Smith now has \$600 available in his Medical Expense ERA. In August, he requests reimbursement for the \$500 of expenses he incurred in May and \$100 of expenses incurred in July. Mr. Smith will be reimbursed only \$400 for the May expenses because his annual election amount was \$400 when these costs were incurred. He will be reimbursed for the \$100 of July expenses, leaving a balance of \$100 for the remainder of the plan year.

Mr. Johnson elected to contribute \$800 to his Medical Expense ERA during open enrollment. He was reimbursed \$400 for eligible expenses incurred in July. He was married in August and elected to increase his annual election amount by \$300. His change is effective September 1. He now has up to \$400 (the balance of his original election amount) available for expenses incurred prior to September or \$700 (the \$400 balance plus the additional \$300) that may be used for expenses incurred on or after September 1.

Ms. Jones elected to contribute \$600 to her Medical Expense ERA during open enrollment. She was reimbursed for the entire \$600 for eligible expenses that were incurred in February. Ms. Jones' daughter gets married in May, thus Ms. Jones loses an eligible dependent. Ms. Jones submits a change in status request to decrease her annual amount. Because Ms. Jones has already incurred and was reimbursed for eligible expenses, she may **not** reduce her annual amount, even though she lost a dependent.

Changes During the Year

CONTINUED

How do I request an election change?

Step 1 – Obtain a *Change in Status Request Form* from your Payroll/Benefits Office, from ETF's Internet site, from FBMC's Madison office (**1-608-829-0435**) or **baye@fbmc-benefits.com**.

Step 2 – Review the Change in Status rules in the following section. If you have any questions about the eligibility of a requested change or completing the form, contact FBMC's Madison office at 1-608-829-0435.

Step 3 – Complete, sign and date the form and submit it to FBMC's Madison office: **FBMC, 7818 Big Sky Drive, Suite 210-A, Madison, WI 53719** or fax **1-608-829-0008**. Retain a copy of documentation supporting your mid-plan year election

change request. (It does not need to be submitted with your request.) Examples of documentation are: marriage licenses, divorce decrees, birth certificates, etc.

Step 4 – FBMC's Madison office will review, on a uniform and consistent basis, the facts and circumstances of each properly completed and timely *Change in Status Request Form*.

Step 5 – If the requested change is approved, a copy of the form will be forwarded to your Payroll/Benefits Office and to FBMC's Florida office. If your ERA election change request is denied, you will have 30 days from the date of the denial to file an appeal with FBMC by following the procedures in the "Appeal Process" section appearing on Page 6.

What changes are permitted by the IRS?

<p>Legal Marital Status: (Marriage; death of spouse; divorce; legal separation; and annulment)</p>	<p>Medical Expense Account</p> <ul style="list-style-type: none"> • If you marry, you may increase your election when a family member is added; or cease or decrease your election if: (i) you, your spouse or dependents become eligible under your new spouse's employer's medical expense account plan; and (ii) your spouse is a participant in his or her employer's plan, and (iii) coverage for the affected individual becomes effective or is increased under the other employer's plan. • If you cease to be married, you may decrease your election for the former spouse who loses eligibility. You may enroll in or increase your own election only if you have lost coverage under your former spouse's medical expense plan. <p>Dependent Care Account</p> <ul style="list-style-type: none"> • If you marry, you may enroll in or increase your election to accommodate any newly-acquired dependent(s); or decrease or cease coverage if your new spouse is not employed or makes a dependent care reimbursement account coverage election through his or her employer. • If you cease to be married, you may enroll in or increase your election to accommodate your newly-eligible dependent (e.g., due to divorce from non-working spouse); or decrease or cease coverage if eligibility is lost due to an event (e.g., because your dependent now resides with ex-spouse).
<p>Number of Your Tax Dependents (Birth; death; adoption; and placement for adoption)</p>	<p>Medical Expense Account</p> <ul style="list-style-type: none"> • If you gain a dependent, you may enroll in or increase your election for the newly-acquired dependent. • If you lose a dependent, you may decrease or cease your election for the dependent who loses eligibility. <p>Dependent Care Account Same as Medical Expense Reimbursement Account.</p>
<p>Change in Status of Employment that Affects Eligibility of the employee, the employee's spouse, or the employee's dependent: (Termination or commencement of employment; strike or lockout; commencement of or return from an unpaid leave of absence; and change in worksite)</p>	<p>Medical Expense Account</p> <ul style="list-style-type: none"> • If you go on an unpaid leave of absence, you may change your election amount, or terminate coverage. • If you return from unpaid leave of absence, you may start an account or change your election amount. • If your spouse terminates employment, or goes on an unpaid leave of absence, you may enroll in or increase your election if your spouse or dependent loses eligibility for participation in their employer's medical reimbursement plan. • If your spouse or dependent commences employment or returns from an unpaid leave that triggers a gain in eligibility under his or her employer's plan, you may not drop your Medical Reimbursement Account coverage but you may decrease your election if your spouse or dependent gains eligibility and enrolls in his or her employer's medical reimbursement plan. <p>Dependent Care Account</p> <ul style="list-style-type: none"> • If you terminate employment, your salary reductions cease but you may continue to request reimbursement for eligible expenses from your account until you exhaust your account balance or the plan year ends even if you have not contributed the full annual amount for which you enrolled. You cannot claim expenses that are incurred while you are not working. • If you return from unpaid leave, you may start an account or change your election amount. • If your spouse terminates employment, or goes on an unpaid leave of absence, you may cease participation if your spouse's loss of employment renders your dependent ineligible for this benefit. • If your spouse starts employment or returns from unpaid leave, you may start an account or increase your election amount to reflect the new eligibility of your dependent (if your spouse previously did not work). You may also terminate your account if your dependent is added to a dependent care plan offered by your spouse's employer.

<p>Dependent satisfies or ceases to satisfy eligibility requirements. (Gain or loss of dependent status as defined by IRC Section 152)</p>	<p>Medical Care Account</p> <ul style="list-style-type: none"> • If your dependent gains eligibility, you may enroll in or increase your election to take into account the expenses of the affected dependent. • If your dependent ceases to be eligible you may not drop your coverage but you may decrease your election to take into account the ineligibility of the expenses of the affected dependent. <p>Dependent Care Account</p> <ul style="list-style-type: none"> • If your dependent gains eligibility, you may enroll in or increase your election to take into account expenses of affected dependent. • If your dependent ceases to satisfy eligibility requirements (e.g., attains age 13) you may decrease or terminate your election to take into account the expenses only of the affected dependent.
<p>Change in Place of Residence (Your Own, Your Spouse or Dependent) (Does not apply to Medical Expense Accounts)</p>	<p>Dependent Care Account</p> <p>You may make an election change if a change in place of residence results in a change in the cost or coverage of your dependent care provider.</p>
<p>Open Enrollment Under Other Employer's Plan (Does not apply to Medical Expense Accounts)</p>	<p>Dependent Care Account</p> <p>You may make an election change when your spouse or dependent makes an open enrollment change in coverage under their employer's plan if: their employer's plan year is different from your employer's cafeteria plan, their employer's plan permits a mid-plan year election change under this event, and they participate in a dependent care reimbursement account.</p>
<p>Significant Coverage Curtailment (Does not apply to Medical Expense Accounts)</p>	<p>Dependent Care Account</p> <p>If your dependent care provider significantly reduces its available hours, or goes out of business, you may revoke your election and make a new election for coverage with another dependent care provider. You may also make a corresponding election change when you switch dependent care providers. For example, if you send your child to a daycare center, you can switch to another daycare center or provider. If switching dependent care providers results in a cost increase or decrease, you can make a corresponding change to your dependent care election.</p>
<p>Cost Increase or Decrease (Does not apply to Medical Expense Accounts)</p>	<p>Dependent Care Account</p> <p>If the cost charged by your dependent care provider increases or decreases, you may change your elected contribution under the plan. However, if the day care provider is related by blood or marriage, you cannot change your election amount solely on a desire to increase or decrease the amount being paid to that relative.</p>
<p>Certain Judgments, Decrees, or Court Orders (Does not apply to Dependent Care Accounts)</p>	<p>Medical Expense Account</p> <ul style="list-style-type: none"> • If a judgment, decree, or court order from a divorce, legal separation, annulment, or change in legal custody requires that accident or health coverage for your dependent child (including a dependent foster child) be provided by: • you may change your medical reimbursement account election to provide the child with corresponding coverage. • your spouse, former spouse, or other individual, you may change your medical reimbursement account election to cancel corresponding coverage for the child if the other individual actually provides the coverage.
<p>Eligibility for Medicare and Medicaid (Does not apply to Dependent Care Accounts)</p>	<p>Medical Expense Account</p> <p>If you, your spouse, or your dependent –</p> <ul style="list-style-type: none"> • are enrolled in your employer's health or accident benefit plan, and become entitled to and enroll in Medicare or Medicaid (other than coverage solely for pediatric vaccines), then for that individual you may decrease your medical reimbursement account election, if the Medicare/Medicaid coverage is more comprehensive, or increase it if prior employer coverage was more comprehensive. • lose eligibility for Medicare or Medicaid, then for that individual you may increase your election; or decrease it where the employer plan is more comprehensive.

Reimbursement Information

How do I get my money?

After you incur eligible expenses, simply submit a claim to FBMC as explained below. You do not have to pay for the services before submitting a request for reimbursement, but you must actually receive the service before you can be reimbursed.

Step 1

Complete, sign and date an *ERA Reimbursement Request Form*, available from the ETF Internet site at <http://etf.wi.gov>, or by calling FBMC at 1-800-342-8017.

Step 2

Attach legible documentation to support your reimbursement claim. Acceptable documentation includes a copy of a statement, bill, or receipt (**no cancelled checks or charge receipts**) from your provider.

Dependent care claim—your statement, bill, or receipt must include:

- the name and address of the provider/facility,
- the provider's SSN or Tax ID Number
- the beginning and ending dates of the provided services,
- the cost of the services, and
- the age, grade and name of the qualifying individuals for whom service was provided.

NOTE: Separate receipts are **not** required if your dependent care provider signs your *Reimbursement Request Form* after you have completed and signed it.

Medical expense claim—your statement, bill, invoice or Explanation of Benefits (EOB) from your insurance company must include:

- The name of the provider
- The date service(s) were received
- The cost of the service(s)
- The type of medical service(s) provided,
- The name of the person(s) for whom the service(s) were provided,
- The complete name of the drug (and Rx number, if a prescription drug) or medical supply.

If the claim is for treatment that may be deemed to be cosmetic or for general health purposes, also attach a Letter of Medical Need. (See Page 13 for more information about a Letter of Medical Need.) Proof of medical need must be submitted once annually for care that will continue throughout the plan year. If care continues into the next plan year, be sure to include the Letter of Medical Need with the first claim for care in the subsequent plan year.

If the claim is for a capital expenditure, attach documentation to substantiate your expense as a medically necessary item. See Page 15 for more information.

If the claim is for orthodontia, include a copy of the patient's contract for the treatment with the first claim in each plan year (unless the full expense is claimed in the plan year in which the braces are first installed). If you are on a payment schedule, include a statement or payment coupon that shows the month for which you're requesting reimbursement.

Step 3

Mail or fax the white copy of the Reimbursement Request Form, along with the required documentation, to:

Fringe Benefits Management Company (FBMC)
Post Office Box 1800
Tallahassee, FL 32302-1800
Fax: (850) 425-4608

(If you fax your request, you do not need to mail a copy of the request to FBMC.) Be sure to include a separate cover page with your name and total number of pages (including cover page).

Step 4

FBMC will process your request within five business days from the day it receives a properly completed Reimbursement Request Form and all the required documentation.

When can I submit claims?

- Eligible expenses cannot be reimbursed until **after** the service has been rendered.
- You may submit requests as often as you wish, as long as the date of service for which you are requesting reimbursement has passed.

Claim Tips

- You can receive your reimbursement faster by enrolling in the Rapid Refund option described on page 25.
- To check on the status of your ERAs at anytime, call the Interactive Benefits Information Line at 1-800-865-FBMC (3263) or visit ETF's Web site to access your FBMC account information (See Page 26 for details).
- You must contact FBMC Customer Service directly to submit a change of address. Simply filling out a reimbursement form with your new address information does **not** guarantee that your reimbursement will be sent to your new address.

What is the deadline for submitting claims?

The deadline for submitting claims for services provided in the 2006 Plan Year is April 15, 2007. All medical expense and dependent care claims must be received by FBMC or postmarked by this date to be reimbursed from 2006 funds.

How can I get my money faster?

Use Rapid Refund!

- Enrolling in Rapid Refund will allow your reimbursement claim check to be deposited directly into your checking or savings account.
- To take advantage of this option, call FBMC at 1-800-342-8017 and request a Rapid Refund enrollment form. You may also obtain a Rapid Refund form at the ETF Internet site <http://etf.wi.gov>.

Rapid Refund processing may take four to six weeks. You may enroll in Rapid Refund at any time during the plan year. **If you currently participate in Rapid Refund, you do not need to file another form for the new plan year. However, if you wish to cancel Rapid Refund, or if you change bank accounts, you must complete and submit a new form.**

Personal Account Information

How can I find out my account balance?

There are two ways that you can access your ERA account to check on a claim, verify the status of an account, request a form and more!

Phone: The Interactive Benefits Information Line is FBMC's 24-hour automated phone system. Simply dial 1-800-865-FBMC (3262). The system will give you a list of options and guide you through a simple, step-by-step process to obtain the information you need.

Internet: Interactive Benefits are also available online. Go to <http://etf.wi.gov> and click on the "Members" tab at the top of the page. Select "Employee Reimbursement Accounts (ERA)" from the menu, then click on "Fringe Benefits Management Company" to take you to FBMC's Web site.

Personal Account Information

User ID and PIN

Your User ID is your Social Security number (SSN).
Your temporary PIN is the last four digits of your SSN.

The first time that you access the system, you will be required to select your own confidential 4-digit PIN for future use. Your new PIN cannot be the last four digits of your SSN. Use the same User ID/PIN combination for all FBMC benefit information and enrollment lines, both telephone and internet.

If you forget your PIN, you may contact an FBMC Customer Service Representative who will be happy to assist you.

Note: As of October 1, 2005, all PINs will be reset to the last four digits of your SSN.

AT YOUR REQUEST, YOUR ERA REIMBURSEMENT CHECKS MAY BE DEPOSITED INTO YOUR CHECKING OR SAVINGS ACCOUNT BY ENROLLING IN "RAPID REFUND." RAPID REFUND ENROLLMENT FORMS ARE AVAILABLE ON THE ETF INTERNET SITE, OR CALL FBMC CUSTOMER SERVICE. APPLICATION PROCESSING MAY TAKE FOUR TO SIX WEEKS.

Be sure to consult your It's Your Choice health plan enrollment book and/or EPIC insurance benefit information to determine your new co-payments, deductibles and covered benefits for the 2006 Plan Year.

TAX-FREE MEDICAL EXPENSE REIMBURSEMENT ACCOUNT

PROJECTED PLAN YEAR EXPENSES

(NOT covered by insurance)

1. Eligible Medical Expenses to be incurred from January 1, 2006 through December 31, 2006

Insurance deductibles, co-payments (insurance premiums are **not** reimbursable)

Immunizations, injections and vaccinations

Routine examinations and physicals

Dental and orthodontic expenses (non-cosmetic)

Prescription drugs or co-payment amount

Eyeglasses and contacts (corrective, including cleaning/wetting solutions, etc.)

Transportation to and from medical provider

Medically necessary nursing home care

Medically necessary surgery*

Other expenses (Over-the-Counter drugs, medicines, etc.)

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

2. Total annual dollar amount

Enter this amount on your Internet/Telephone Enrollment Guide.

\$ _____

\$7,500 MAXIMUM

3. Divide by the number of regular paychecks you will receive during the plan year. ÷

4. Reduction per regular paycheck

\$ _____

TAX-FREE DEPENDENT CARE EXPENSE REIMBURSEMENT ACCOUNT

1. Eligible Dependent Care Expenses to be incurred from January 1, 2006 through December 31, 2006

Infant/toddler

Preschool

Before-school or after-school care

Reporting days (child in school only half a day)

School holidays/vacations/in-service

Adult, elder and other dependent care

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

2. Total annual dollar amount

Enter this amount on your Internet/Telephone Enrollment Guide.

Remember, your total contribution cannot exceed IRS limits for the plan year.

3. Divide by the number of regular paychecks you will receive during the plan year. _____

4. Reduction per regular paycheck

\$ _____

Note: Take into consideration the possibility of turnaround delays in receiving reimbursement checks when determining how much you can afford to contribute to either Reimbursement Account.

* Unused funds designated for reimbursement accounts cannot be refunded to you. Please verify with your healthcare provider (prior to the commencement of the upcoming plan year) that you are a suitable candidate for any surgical procedure before committing the money to your ERA.

Enrollment Information Sessions

CITY	LOCATION	DATE	TIME
Boscobel	Wisconsin Secure Program Fac. Multi-Purpose Room	10/13/05	8:30 a.m. - 3:30 p.m.
Chippewa Falls	Chippewa Valley Treatment Facility 2909 E. Park Ave Administration Conference Room	10/19/05	5:00 a.m. - 2:30 p.m.
Eau Claire	UW Eau Claire Davies Center 105 Garfield Council Fire	10/12/05	11:00 a.m. - 2:00 p.m.
Fond Du Lac	Patrol 851 Rolling Meadows	10/26/05	10:30 a.m. - 12:00 p.m.
	Division of Motor Vehicles 833 Rolling Meadows Conference Room	10/26/05	1:00 p.m. - 2:30 p.m.
Green Bay	Dept of Transportation District Office 944 Vanderperren Way All Conference Rooms	10/20/05	8:00 a.m. - 12:00 p.m.
	UW -Green Bay Garden A Café	10/20/05	1:30 p.m. - 4:00 p.m.
Irma	Lincoln Hills School	9/29/05	11:30 a.m. - 3:30 p.m.
Kenosha	UW - Parkside Main Place 900 Wood Rd Library Learning Center	10/10/05	10:00 a.m. -2:00 p.m.
King	WI Veterans Home N2665 Cty QQ Marden Memorial Ctr Mtg Rm	10/17/05	10:00 a.m. - 2:00 p.m.
LaCrosse	UW Campus 1741 State St Cartwright Ctr (Valhalla Hall)	10/20/05	10:00 a.m. - 4:00 p.m.
Madison	UW Campus Memorial Union 800 Langdon St Great Hall	10/11/05	10:00 a.m. - 3:00 p.m.
	GEF 3 DNR, DPI, & COI 125 S. Webster Room 041	10/11/05	10:00 a.m. - 2:00 p.m.
	Dept. of Justice Risser Justice Center Room 150A	10/11/05	10:00 a.m. -1:00 p.m.
	Dept. Health and Family Services 1 W. Wilson 7th Floor Room 751	10/13/05	10:00 a.m. - 2:00 p.m.

CITY	LOCATION	DATE	TIME
Madison	DATCP 2811 Agriculture Dr Lobby of Prairie Oaks Bldg	10/13/05	11:30 a.m. - 1:00 p.m.
	Corrections 3099 E. Washington Kansas Room	10/17/05	10 a.m. - 1:00 a.m.
	Administration 101 E Wilson St St. Croix Room	10/18/05	11:30 a.m. -3:30 p.m.
	Dept of Transportation Hill Farms State Transportation Building 4802 Sheboygan Ave Room 421	10/18/05	9:00 a.m. - 2:00 p.m.
	UW Hospital & Clinics Clinical Science Center 600 Highland Ave Module G5-1	10/19/05	9:00 a.m. - 3:30 p.m.
	UW - Hospital East Clinic	10/20/05	11:00 a.m. - 1:00 p.m.
	ETF 801 W Badger Rd Conference Room GA	10/25/05	9:30 a.m. - 1:30 p.m.
	UW- Hospital Sports Medicine (Research Park)	10/25/05	11 a.m. - 1:00 p.m.
	Dept. of Veteran Affairs 30 W. Mifflin St 8th Floor Board Room	10/26/05	10:30 a.m. - 1:00 p.m.
	UW- Hospital West Clinic	10/26/05	11:00 a.m. - 1:00 p.m.
	Dept. of Revenue 2135 Rimrock Rd Cafeteria Area	10/27/05	10:30 a.m. - 1:30 p.m.
	WHEDA Commerce and Tourism WHEDA Building 201 W. Washington HR Conference Room, 1st Floor	10/27/05	10:00 a.m. - 2:00 p.m.
	Regulation and Licensing 1400 E. Washington Room 121 C	10/27/05	11:00 AM - 1:00 p.m.
	Menomonie UW Stout Commons Rooms 144&146 Glass Lounge	10/13/05	11:00 a.m. - 2:00 p.m.
Milwaukee	Milwaukee State Office Building 819 North 6th St Room 40	10/11/05	10:00 a.m. -1:00 p.m.

Enrollment Information Sessions

CONTINUED

CITY	LOCATION	DATE	TIME
Milwaukee	UW Campus 2200 E Kenwood Blvd Student Center Ballroom	10/12/05	10:00 a.m. - 3:30 p.m.
	DNR 2300 North Martin Luther King Jr. Dr. Room 140 - 141	10/17/05	10:00 a.m. - 1:00 p.m.
Oregon	Oak Hill Correctional	10/12/05	7:00 a.m. - 3:30 p.m.
Oshkosh	UW Oshkosh Reeve Union 748 Algoma Blvd Room 227A "Ballroom"	10/18/05	1:00 p.m. - 3:30 p.m.
Platteville	UW Platteville Hickory & N. Main Pioneer Center University Rooms	10/13/05	10:00 a.m. - 2:00 p.m.
Rhineland	DNR 107 Sutcliffe Ave DNR Office	10/13/05	9:00 a.m. - 2:00 p.m.
River Falls	UW-River Falls 410 S. 3rd St Student Center Regents Room	10/11/05	10:00 a.m. - 2:00 p.m.
Stanley	Stanley Correctional Inst. 100 Corrections Dr	10/20/05	5:00 a.m. - 2:30 p.m.
Sturtevant	Racine Correctional 2019 Wisconsin St Gymnasium	10/3/05	10:30 a.m. - 2:00 p.m.
Superior	UW Superior Rothwell Student Center Belknap & Catlin Room 111	10/17/05	10:00 a.m. - 3:00 p.m.
Waukesha	Dept of Transportation 141 NW Barstow St Waukesha Room 151	10/11/05	8:00 a.m. - 12:00 p.m.
	UW Waukesha 1500 North University Dr Student Lounge	10/17/05	10:00 a.m. - 3:00 p.m.
Waupun	Dodge Correctional 1 West Lincoln St	10/11/05	6:00 a.m. - 3:00 p.m.
Whitewater	UW Whitewater 800 W Main St Hamilton Center	10/13/05	10:00 a.m. - 2:00 p.m.
Wisconsin Rapids	Dept of Transportation 1681 2nd Ave South Room 124	10/19/05	9:00 a.m. - 2:00 p.m.

This document provides a description of available benefits for easy reference purposes.

Official plan documents are available for inspection at the:

Department of Employee Trust Funds

P.O. Box 7931, Madison, WI 53707-7931



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